

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

ALVESTER HARRIS

S.S. No.: xxx-xx-8010

Mailing Address: 2606 DAKOTA ST, Durham, NC 27707-

Case No. 10-80749

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 7, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 2/22/10				
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL				
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral			
ARREARAGE CLAIMS								
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	REJECTED EXECUTORY CONTRACTS/LEASES			
				**				
				**				
				**				
				**				
				**				
		Citi Mortgage						
				**				
				**				
			**					
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS								
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	Citi Mortgage		\$998	N/A	n/a	\$998.00	Residence	
				N/A	n/a			
				N/A	n/a			
				N/A	n/a			
STD - SECURED DEBTS @ FMV								
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	Champion Windows			5.00			Judgment/Unfiled UCC	
STD - SECURED DEBTS @ 100%								
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	Wells Fargo		\$10,206	5.00	\$80	\$215.07	2005 Chrysler	
				5.00				
ATTORNEY FEE (Unpaid part)		Amount	PROPOSED CHAPTER 13 PLAN PAYMENT					
Law Offices of John T. Orcutt, P.C.		\$1,485	\$ 1,534 per month for 60 months, then					
SECURED TAXES		Secured Amt						
IRS Tax Liens								
Real Property Taxes on Retained Realty								
UNSECURED PRIORITY DEBTS		Amount						
IRS Taxes								
State Taxes								
Personal Property Taxes								
Alimony or Child Support Arrearage								
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt					
All Co-Sign Protect Debts (See*)								
GENERAL NON-PRIORITY UNSECURED		Amount**						
DMI= None(\$0)		See Below						
Other Miscellaneous Provisions								
The Debtor is employed by the Durham Public Schools, but does not get paid in June or July. The plan payment is for 10 months out of the year, but is sufficient to pay 12 Chapter 13 payments a year.								
Debtor to pay up to \$17,500.00 to unsecured creditors due to equity above exemptions. The plan will be modified after 12 months once the Report of Filed Claims has been filed and the amount of allowed claims determined.								
Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Monthly 'Adequate Protection' payment amt. † = May include up to 2 post-petition payments. * Co-sign protect on all debts so designated on the filed schedules. ** = Greater of DMI x ACP or EAE (Page 4 of 4) Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO								

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Chase **** Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Citicard P.O. Box 183068 Columbus, OH 43218
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Ashley Stewart** C/O WFNNB Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125	CitiMortgage Post Office Box 9438 Gaithersburg, MD 20898-9438
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	BB&T Mortgage Post Office Box 2027 Greenville, SC 29602	Collectcorp Post Office Box 100789 Birmingham, AL 35210-0789
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Belk*** c/o GE Money Bank - Bankruptcy Dept Post Office Box 103104 Roswell, GA 30076	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040
Experian P.O. Box 2002 Allen, TX 75013-2002	Beneficial 961 Weigel Drive Elmhurst, IL 60126	Discover Card*** Post Office Box 30943 Salt Lake City, UT 84130
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	BP c/o Chase Post Office Box 15325 Wilmington, DE 19850-5325	Duke Hospital Billing and Collections Post Office Box 3095 HBO-AR Durham, NC 27710-3095
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Cato Credit Corporation** Post Office Box 740933 Dallas, TX 75374-0933	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Champion Windows 300 Dominion Drive Morrisville, NC 27560	FIA Card Services Post Office Box 15137 Wilmington, DE 19850-5137

Helen Harris (Deceased)

Shell/Citi **
% Citicorp Credit Services Inc
P.O. Box 6003
Hagerstown, MD 21747-6003

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

The Home Depot
Post Office Box 653002
Dallas, TX 75265-3002

JC Penny
Post Office Box 530945
Atlanta, GA 30353-0945

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

Wells Fargo Auto Finance
Post Office Box 53439
Phoenix, AZ 85072

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wells Fargo Financial Bank
Post Office Box 5943
Sioux Falls, SD 57117-5943

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Peebles **
C/o WFNNB
PO Box 182125
Columbus, OH 43218-2125

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

RCS Center Corporation**
PO Box 943
Brookfield, WI 53008-0943